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News Release

FOR IMMEDIATE RELEASE
Sunday, Sept. 6, 2009
WWW.USDOJ.GOV/USAO/MN

11 charged for creating counterfeit credit cards

Eleven individuals were charged last week in federal court with allegedly creating counterfeit credit cards and using those cards to make cash withdrawals totaling more than \$650,000 from automatic teller machines. Eight of the defendants were arrested Sept. 2, while three remain at large. The criminal complaint was unsealed Friday following initial court appearances by the eight defendants in custody.

Charged with one count of bank fraud and one count of access device fraud are Adekunle Kayode Ayeni, 27, Yewande Mariam Sholebo, unknown age, Adewale Alba Alli, unknown age, Olayemi Lateef Banjoko, unknown age, Idowu Ayinla Sadiq, unknown age, Abiodun Banjoko, unknown age, and Oyetoyin Oseni Atobatele, unknown age, all of Fridley; along with Bashiru Adelumola Fowoshere, 36, and Titilayo Abidewi Fowoshere, unknown age, both of Ramsey; Oriyomi Enitan Olowosago, unknown age, Brooklyn Park; and Ajibola Alli Fowoshere, 34, address unknown.

The complaint alleges that from July 2008 through April 2009, the defendants knowingly and intentionally executed a scheme to defraud Capital One Bank by using counterfeit credit cards to make unauthorized withdrawals from automated teller machines. It also alleges that the defendants used those counterfeit credit cards to obtain cash advances.

“These arrests and search warrants were part of a year-long investigation involving the unauthorized access and use of hundreds of victims’ personal credit card information, primarily for fraudulent cash advances from area ATM terminals using counterfeit credit cards,” said John Kirkwood, Special Agent in Charge of the United States Secret Service’s Minneapolis District Office. “Due to the multi-jurisdictional nature and complexity of this investigation, a cooperative effort from 14 metro area local, state and federal law enforcement agencies was essential. Each agency played a vital role in helping us investigate the individuals allegedly responsible for these offenses.”

According to a U.S. Secret Service affidavit, authorities began their investigation in October 2007. Through that investigation, they learned the defendants allegedly obtained the personal

information of bank customers at Capital One Bank from an online source in the Ukraine, who illegally profited from the sale of that information. The defendants then manufactured counterfeit credit cards containing the stolen information and withdraw money from the corresponding accounts via automatic teller machines. The counterfeit cards were used at more than 170 ATMs throughout the Twin Cities.

After the defendants obtained the personal account information, they also requested that the bank provide them with new personal identification numbers for the credit card accounts. With those new numbers, they were able to get cash advances. In all, the defendants were responsible for more than \$652,205.49 in unauthorized transactions.

In some instances, the money stolen by the defendants was converted into cashier checks and used to purchase vehicle parts or vehicles with salvage titles. Those vehicles were then shipped to Nigeria, where un-named co-conspirators sold them at inflated prices.

To carry out these actions, defendants Olowosago, Ayeni, Atobatele and an unknown co-conspirator allegedly recruited Nigerian residents in Minneapolis to buy pre-determined vehicles at auto auctions. Those residents were given cash to make the purchases. Then, afterwards, the defendants took the vehicles, while those recruited to make the buys kept any leftover cash.

Olowosago, Ayeni, Atobatele and the unknown co-conspirator also allegedly recruited residents to create bank accounts for the purpose of depositing high-dollar fraudulent checks and withdrawing the cash the following day.

Moreover, Olowosago, Ayeni, Atobatele and the unknown co-conspirator allegedly requested that defendants Bashiru Fowoshere and his brother, Ajibola Fowoshere, coordinate the shippings to Nigeria because they, along with Bashiru Fowoshere's wife and co-defendant, Titilayo Fowoshere, were seen as leaders in the Nigerian community. In fact, the Secret Service affidavit states that Bashiru Fowoshere historically bragged about how he could not "get caught conducting his illegal activity" because he was "very good at covering his tracks."

If convicted, the defendants face a potential maximum penalty of 30 years in prison on the bank fraud count and 10 years on each access device fraud count. All sentences will be determined by a federal district court judge.

This case is the result of an investigation headed by the U.S. Secret Service and the Minnesota Financial Crimes Task Force, with cooperative efforts from the Anoka and Hennepin County Narcotic and Violent Offender Task Force, the Minnesota Bureau of Criminal Apprehension, the Brooklyn Park Police Department, the Fridley Police Department, the Minnesota Financial Crimes Task Force, the Minnesota State Patrol, the Ramsey Police Department, the St. Paul Police Department, the New Brighton Police Department, Immigration and Customs Enforcement, the Internal Revenue Service-Criminal Investigation Division, the U.S. Marshals Service and the U.S. Postal Inspection Service. The case is being prosecuted by Assistant U.S. Attorney Clifford B. Wardlaw.